

Information to identify the case:

Debtor 1	Nicholas M. Sciulli	Social Security number or ITIN	xxx-xx-8358
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Terry E. Sciulli	Social Security number or ITIN	xxx-xx-0888
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-21006-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas M. Sciulli

Terry E. Sciulli

5/28/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Nicholas M. Sciulli
Terry E. Sciulli
DebtorsCase No. 14-21006-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 29

Date Rcvd: May 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2019.

db/jdb
cr
13814203 +Nicholas M. Sciulli, Terry E. Sciulli, 1012 Avacoll Drive, Pittsburgh, PA 15220-3204
13814204 Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
13814205 +Allegheny General Hospital, P.O. Box 644662, Pittsburgh, PA 15264-4662
13853182 +Alpha In Dentistry, 528 Washington Road, Pittsburgh, PA 15228-2817
Borough of Greentree, 10 West Manilla Avenue, Pittsburgh, PA 15220-3310
+Borough of Greentree/Keystone Oaks SD, c/o Goehring Rutter & Boehm,
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
13814209 +Dollar Bank VISA, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
13814213 +G.E.Capital Consumer Card Company, P.O. Box 6150, Rapid City, SD 57709-6150
13814216 +Mattleman, Weinroth & Miller, P.C., 401 Route 70 East, Suite 100,
Cherry Hill, NJ 08034-2410
13937674 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
13814219 +Midland Mortgage Company/Midfirst Bank, Attention: Bankruptcy, P.O. Box 26648,
Oklahoma City, OK 73126-0648

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 29 2019 03:37:11 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
13853598 EDI: AIS.COM May 29 2019 06:48:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
13818802 EDI: AIS.COM May 29 2019 06:48:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13814206 +EDI: CAPITALONE.COM May 29 2019 06:48:00 Capital One Bank, N.A.,
Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
13814207 +EDI: CHASE.COM May 29 2019 06:48:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
13814208 +E-mail/Text: bankruptcy@firstenergycorp.com May 29 2019 03:37:30 Collection Service Center,
839 5th Avenue, New Kensington, PA 15068-6303
13814210 E-mail/Text: bknotice@ercbpo.com May 29 2019 03:37:33 Enhanced Recovery Company, LLC,
8014 Bayberry Road, Jacksonville, FL 32256-7412
13814212 E-mail/Text: bankruptcy@frost-arnett.com May 29 2019 03:35:57 FAC/NAB, Attn: ABK Unit,
P.O. Box 198988, Nashville, TN 37219
13814214 EDI: RMSC.COM May 29 2019 06:48:00 GE Money Bank, PO Box 981064, El Paso, TX 79998-1064
13814215 +EDI: RMSC.COM May 29 2019 06:48:00 GECCCC, P.O. Box 6150, Rapid City, SD 57709-6150
13830301 +EDI: RMSC.COM May 29 2019 06:48:00 Green Tree Servicing LLC,
7340 S. Kyrene Rd. Recovery Dept. T-120, Tempe, AZ 85283-4573
13885818 EDI: RESURGENT.COM May 29 2019 06:48:00 LVNV Funding, LLC its successors and assigns as,
assignee of Springleaf Financial, Services Of Indiana, Inc., Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
13814217 +EDI: MID8.COM May 29 2019 06:48:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
13814220 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 29 2019 03:48:26 Regional Acceptance Corporation,
4770 Duke Drive, Suite 203, Mason, OH 45040-9010
13826594 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM May 29 2019 03:48:26 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
13814221 +EDI: VERIZONCOMB.COM May 29 2019 06:48:00 Verizon, Verizon Wireless Department/Attn: BK,
P.O. Box 3397, Bloomington, IL 61702-3397
13814222 +EDI: VERIZONCOMB.COM May 29 2019 06:48:00 Verizon Pennsylvania, Attention Bankruptcy,
P.O. Box 3397, Bloomington, IL 61702-3397
13814223 +EDI: BLUESTEM May 29 2019 06:48:00 Web Bank/Fingerhut, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Greentree
cr Green Tree Servicing, LLC
cr Keystone Oaks School District
cr MIDFIRST BANK
cr National Bear Hill Trust
13814211* +Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
13814218* +Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

TOTALS: 5, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 29

Date Rcvd: May 28, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MIDFIRST BANK andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Greentree jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Keystone Oaks School District jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey S. Golembiewski on behalf of Plaintiff Nicholas M. Sciulli jgolembiewski@yahoo.com,
denisegole@yahoo.com
Jeffrey S. Golembiewski on behalf of Plaintiff Terry E. Sciulli jgolembiewski@yahoo.com,
denisegole@yahoo.com
Justin P. Schantz on behalf of Debtor Nicholas M. Sciulli jschantz@my-lawyers.us,
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia
no@my-lawyers.us;ekudlock@my-lawyers.us
Justin P. Schantz on behalf of Joint Debtor Terry E. Sciulli jschantz@my-lawyers.us,
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;rjulia
no@my-lawyers.us;ekudlock@my-lawyers.us
Mary F. Kennedy on behalf of Creditor National Bear Hill Trust mary@javardianlaw.com,
tami@javardianlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Green Tree Servicing, LLC pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 13